Case 15-13421 Doc 1 Filed 04/15/15 Entered 04/15/15 13:47:13 Desc Main Document Page 1 of 36

B1 (Official Form 1) (04/13) **United States Bankruptcy Court** NORTHERN DISTRICT OF ILLINOIS Voluntary Petition **EASTERN DIVISION (CHICAGO)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Ortiz, Rosalba All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-7462 than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 4945 S. Hoyne Ave. Chicago, IL ZIP CODE ZIP CODE 60609 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) (Check one box.) the Petition is Filed (Check one box.) **Health Care Business**  $\square$ Chapter 7 Single Asset Real Estate as defined Individual (includes Joint Debtors) Chapter 9 Chapter 15 Petition for Recognition See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) Chapter 15 Petition for Recognition Chapter 12 Stockbroker of a Foreign Nonmain Proceeding Partnership Chapter 13 Commodity Broker Other (If debtor is not one of the above entities, check П Clearing Bank this box and state type of entity below.) Nature of Debts Other (Check one box.) Chapter 15 Debtors Tax-Exempt Entity Debts are primarily Debts are primarily consumer Country of debtor's center of main interests: (Check box, if applicable.) debts, defined in 11 U.S.C business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization Each country in which a foreign proceeding by, regarding, or under title 26 of the United States individual primarily for a against debtor is pending: personal, family, or house-Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Check one box: Chapter 11 Debtors Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). ▼ Full Filing Fee attached. Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. on 4/01/16 and every three years thereafter). Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY ■ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors √** 1-49 Over 10,001-\_\_\_ 25,001-50,001-100-199 \_\_\_ 1,000-50-99 **\_\_** 200-999 5,000 10.000 25.000 50.000 100.000 100.000 Estimated Assets \$50,001 to \$100,001 to \$500,001 \$50,000,001 \$1,000,001 \$10,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities

\$50,000,001

to \$100 million

\$100,000,001

to \$500 million

\$500,000,001 More than

\$1 billion

to \$1 billion

\$10,000,001

to \$50 million

\$50,001 to

\$50,000 \$100,000

\$100,001 to \$500,001

to \$1 million

\$500,000

\$1,000,001

to \$10 million

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B1 (0	Official Form 1) (04/13) DOCUMENT	Page 2 of 36	Page 2
Vo	luntary Petition	Name of Debtor(s): Rosalba Ortiz	
(Th	is page must be completed and filed in every case.)		
	All Prior Bankruptcy Cases Filed Within Las	· · · · · · · · · · · · · · · · · · ·	1
Locat <b>Nor</b>	ion Where Filed: Ie	Case Number:	Date Filed:
Loca	ion Where Filed:	Case Number:	Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner	<u> </u>	han one, attach additional sheet.)
Name Nor	e of Debtor: I <b>e</b>	Case Number:	Date Filed:
Distri	ot:	Relationship:	Judge:
10Q	Exhibit A  be completed if debtor is required to file periodic reports (e.g., forms 10K and ) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) e Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed it	y proceed under chapter 7, 11, 12, or 13 explained the relief available under each
		X /s/ Mark R. Schottler	4/15/2015
		Mark R. Schottler	Date
Doe:	s the debtor own or have possession of any property that poses or is alleged to po Yes, and Exhibit C is attached and made a part of this petition. No.	exhibit C use a threat of imminent and identifiable harm to	public health or safety?
(То	be completed by every individual debtor. If a joint petition is filed, ea		separate Exhibit D.)
	Exhibit D, completed and signed by the debtor, is attached and	d made a part of this petition.	
If th	is is a joint petition:  Exhibit D, also completed and signed by the joint debtor, is atta	ached and made a part of this petition.	
		rding the Debtor - Venue	
$   \overline{\mathbf{A}} $	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 date.		strict for 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general pa	rtner, or partnership pending in this Distri	ict.
	Debtor is a debtor in a foreign proceeding and has its principal place principal place of business or assets in the United States but is a de or the interests of the parties will be served in regard to the relief so	efendant in an action or proceeding [in a	
		sides as a Tenant of Residential Proper applicable boxes.)	rty
	Landlord has a judgment against the debtor for possession of debtor	• •	e the following.)
		(Name of landlord that obtained judgme	ent)
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are ci	,	uld be permitted to cure the entire
	monetary default that gave rise to the judgment for possession, after		•
	Debtor has included with this petition the deposit with the court of ar petition.	ny rent that would become due during the	e 30-day period after the filing of the
	Debtor certifies that he/she has served the Landlord with this certified	cation. (11 U.S.C. § 362(I)).	

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31 (Official Form 1) (04/13) DOCUM	ent Page 3 01 36 Page 3
Voluntary Petition	Name of Debtor(s): Rosalba Ortiz
(This page must be completed and filed in every case	)
, , , ,	Signatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 11, 12 or 13 of title 11, United States Code, understand the relief available uneach such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Rosalba Ortiz	
Rosalba Ortiz	(Signature of Foreign Representative)
Telephone Number (If not represented by attorney) 4/15/2015	(Printed Name of Foreign Representative)
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X /s/ Mark R. Schottler  Mark R. Schottler  Bar No. 6238871  Schottler & Associates 7222 W. Cermak Suite 701  North Riverside, IL 60546	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Phone No.(708) 442-5599 Fax No.(312) 284-4575 4/15/2015	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf the debtor.	
The debtor requests relief in accordance with the chapter of title 11, United St Code, specified in this petition.	Address X
X	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

## Document Page 4 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Rosalba Ortiz	Case No.	
			(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Rosalba Ortiz	Case No.	
			(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be ccompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 1 U.S.C. § 109(h) does not apply in this district.
certify under penalty of perjury that the information provided above is true and correct.
ignature of Debtor: //s/ Rosalba Ortiz Rosalba Ortiz
ate: <b>4/15/2015</b>

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B6A (Official Form 6A) (12/07)

In re	Rosalba Ortiz	Case No.	
			(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tot	al:	\$0.00	

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re R	osalba Ortiz	Case No.	
			(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	Х			
2. Checking, savings or other finan-		Checking account at Chase Bank	w	\$79.00
cial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at Chase Bank	J	\$390.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	х			
4. Household goods and furnishings, including audio, video and computer equipment.		Misc. furniture, electronics, and appliances	W	\$500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Normal and necessary clothing	w	\$200.00
		Costume jewelry	W	\$500.00
7. Furs and jewelry.	х			
8. Firearms and sports, photographic, and other hobby equipment.	х			
9. Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Rosalba Ortiz	Case No.	
		(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
x			
x			
x			
x			
x			
x			
x			
x			
x			
	x x x x x x x	x	x

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B6B (Official Form 6B) (12/07) -- Cont.

In re Rosalba Ortiz	Case No.	
		(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2010 Nissan Rogue	W	\$8,500.00
26. Boats, motors, and accessories.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Rosalba Ortiz	Case No.	
		(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.		3 hairdressing chairs, 3 mirrors, one television set, one small freezer, one crash register, one microwave.	W	\$2,000.00
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	x			
(Include amounts from any conti	nuat		l >	\$12,169.00

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B6C (Official Form 6C) (4/13)

n re Rosalba Ortiz	Case No.	
		(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$155,675.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking account at Chase Bank	735 ILCS 5/12-1001(b)	\$79.00	\$79.00
Checking account at Chase Bank	735 ILCS 5/12-1001(b)	\$390.00	\$390.00
Misc. furniture, electronics, and appliances	735 ILCS 5/12-1001(b)	\$500.00	\$500.00
Normal and necessary clothing	735 ILCS 5/12-1001(a), (e)	\$200.00	\$200.00
Costume jewelry	735 ILCS 5/12-1001(a), (e)	\$500.00	\$500.00
2010 Nissan Rogue	735 ILCS 5/12-1001(c)	\$2,400.00	\$8,500.00
	735 ILCS 5/12-1001(b)	\$1,387.00	
3 hairdressing chairs, 3 mirrors, one television set, one small freezer, one crash register, one microwave.	735 ILCS 5/12-1001(d)	\$1,500.00	\$2,000.00
* Amount subject to adjustment on 4/01/16 and every th	ree years thereafter with respect to cases	\$6,956.00	\$12,169.00

commenced on or after the date of adjustment.

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B6D (Official Form 6D) (12/07) In re Rosalba Ortiz

Case No.	
	(if known)

# **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			or rias no creations holding secured claims					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxx2988			DATE INCURRED: NATURE OF LIEN:					
Nissan Motor Acceptance PO Box 660360 Dallas, TX 75266		w	Purchase Money Security Interest COLLATERAL: 2010 Nissan Rogue REMARKS:				\$4,713.00	
			VALUE: <b>\$8,500.00</b>					
	. —		Subtotal (Total of this F	_			\$4,713.00	\$0.00
No continuation charts attached			Total (Use only on last p	oag	e) >	•	<b>\$4,713.00</b> (Report also on	\$0.00 (If applicable,
Nocontinuation sheets attached							(Report also on	(if applicable,

(Report also on Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (04/13)

Case No.	
	(If Known)

In re	Rosal	ba	Ortiz
-------	-------	----	-------

SCHEDULE E	- CREDITORS HO	DI DING LINSECLIRED	PRIORITY CLAIMS

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	No continuation sheets attached

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B6F (Official Form 6F) (12/07) In re Rosalba Ortiz

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	מוניים מו	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx3599 American Express PO BOX 981535 El Paso, TX 79998		w	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$2,824.00
ACCT #: xxx-xxx-xxxx-6109 AT&T Bankruptcy Dept. 6021 S. Rio Grande, 1st Fl. Orlando, FL 32859		J	DATE INCURRED: CONSIDERATION: Services REMARKS:					\$100.00
ACCT#: xxxxxxxx0024  Capital One Attn: Bankruptcy Department PO Box 85167 Richmond, VA 23285-5167		w	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$0.00
ACCT#: xxxxxxxx0963 CB/CARSON'S PO BOX 182789 COLUMBUS, OH 43218		w	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$808.00
ACCT#: xxxxxxxx5978  Chase Customer Service PO BOX 15299 Wilmington, DE 19850-5299		w	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$2,558.00
ACCT #: ComEd 3 Lincoln Center Attn: Bkcy Group-Claims Department Oakbrook Terrace, IL 60181		J	DATE INCURRED: CONSIDERATION: Utility Bills REMARKS:					\$600.00
2continuation sheets attached		(Rep	(Use only on last page of the completed So port also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Rel	hed le, c	Tota ule on tl	al : F. he	.)	\$6,890.00

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B6F (Official Form 6F) (12/07) - Cont. In re Rosalba Ortiz

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDATED	NISPI ITEN	AMOUNT OF CLAIM
ACCT #: 5519 Credit Collection Services PO BOX 9134 Needham, MA 02494-9134		w	DATE INCURRED: CONSIDERATION: Collecting for - American Family Insurance REMARKS:				\$168.00
ACCT #: xxxx9028  Direct TV PO BOX 6550 Greenwood Village, CO 80155-6550		J	DATE INCURRED: CONSIDERATION: Services REMARKS:				\$100.00
ACCT #: x0610  Express Comenity Bank Attn: Bankruptcy Department PO BOX 182125 Columbus, OH 43218-2273		w	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,428.00
ACCT #: xxxx-xxxx-8916  Gap/GECRB PO BOX 965005  Orlando, FL 32896-5005		w	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$732.00
ACCT #: xx-xx-xx-x223-1 Nicor Attn: Bankruptcy PO Box 2020 Aurora, IL 60507		J	DATE INCURRED: CONSIDERATION: Utility Bills REMARKS:				\$500.00
ACCT #: xx1182 Nordstrom FSB PO BOX 6565 Englewood, CO 80155-6566		w	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,630.00
Sheet no. <u>1</u> of <u>2</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to  (Use only on last page of the completed Sort also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Rel	ched ble, o	ota ule on th	ıl > F.) he	.)

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B6F (Official Form 6F) (12/07) - Cont. In re Rosalba Ortiz

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-1240 Sears Citicards PO BOX 6286 Sioux Falls, SD 57117-6286		w	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$6,500.00
ACCT #: xxxx-xxxx-2368  Target National Bank C/O Target Credit Services PO Box 673 Minneapolis, MN 55440-0673		w	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$856.00
ACCT #: xxxx-xxxx-3091  TJX rewards c/o GE Capital Retail Bank Attn: Bankruptcy Dept. PO BOX 103104 Roswell, GA 30076		w	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$398.00
ACCT #: xxxx-xxxx-1280  TJX rewards c/o GE Capital Retail Bank Attn: Bankruptcy Dept. PO BOX 103104 Roswell, GA 30076		w	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$294.00
ACCT #: x7322 Victoria's Secret Comenity Bank Bankruptcy Department PO BOX 182789 Columbus, OH 43218-2789		w	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,878.00
ACCT #: xxxx6927 Wells Fargo LRSVC/WACHO PO BOX 1697 Winterville, NC 28590		w	DATE INCURRED: CONSIDERATION: Vehicle Deficiency REMARKS:				\$13,877.00
Sheet no. 2 of 2 continuation sheets attached to Subtotal > \$23,803.00							
Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

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B6G (Official Form 6G) (12/07)

In re Rosalba Ortiz

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07) In re Rosalba Ortiz

Case No.	
	(if known)

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eightyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

-1.46:- 6.

☐ Check this box if debtor has no codebtors.	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Spouse Name Not Entered	AT&T Bankruptcy Dept. 6021 S. Rio Grande, 1st Fl. Orlando, FL 32859
Spouse Name Not Entered	ComEd 3 Lincoln Center Attn: Bkcy Group-Claims Department Oakbrook Terrace, IL 60181
Spouse Name Not Entered	Direct TV PO BOX 6550 Greenwood Village, CO 80155-6550
Spouse Name Not Entered	Nicor Attn: Bankruptcy PO Box 2020 Aurora, IL 60507

			Docu	ment Pac	ie 10	of 36		
Fill in	this information	on to identify	your case:					
Debto	or 1 Ro	salba		Ortiz				
	Firs	t Name	Middle Name	Last Name			Che	ck if this is:
Debto		t Name	Middle Name	Last Name				An amended filing
, ,	3,			DISTRICT OF II		ie		A supplement showing post-petition
	d States Bankrupto number	Court for the:	NONTILKIN	DISTRICT OF I	LLIIVC			chapter 13 income as of the following date:
(if kn								MM / DD / YYYY
Officia	d Form D.G.							, 22 ,
-	al Form B 6I	naama						42/42
Sche	dule I: Your I	ncome						12/13
respons include about yo	ible for supplying information about our spouse. If mor ne and case numb	correct informa your spouse. I e space is need	ition. If you are f you are separ ded, attach a se Answer every c	e married and not rated and your sp eparate sheet to t	filing ouse i	jointly, and y s not filing v	your : vith y	I Debtor 2), both are equally spouse is living with you, ou, do not include information any additional pages, write
1. Fill	in your employme	nt		Dobtos 4				Dahter 2 or non filing angua
	ou have more than o			Debtor 1				Debtor 2 or non-filing spouse
	attach a separate prinformation about	page Employ	ment status	✓ Employed Not employ	/ed			<ul><li>✓ Employed</li><li>☐ Not employed</li></ul>
	itional employers.	Occup	ation	Self Employe				Unemployed
Incl	ude part-time, seas	_	ation	Gen Employe	<u>u</u>			<u>onemployed</u>
	elf-employed work.		yer's name	Hair Dresser				
Occ	Occupation may include	e Emplo	er's address	Millenium Bea	auty S	Shop		
	dent or homemaker, lies.	if it		Number Street				Number Street
~PP				5056 W. 14th	Stree	<u> </u>		·-
				City		State Zip Co	ode	City State Zip Code
		How Io	ng employed t	here? 8 year	s			
				<u> </u>				
Part 2	Give Detai	ils About Mo	nthly Incom	е				
	e monthly income a	-	ou file this forr	n. If you have not	hing to	report for an	y line	, write \$0 in the space. Include your
`	, ,	•	nan one employ	er, combine the in	formati	on for all em	ploye	rs for that person on the lines below. If
•	more space, attac							·
						For Debtor	1	For Debtor 2 or non-filing spouse
pay	monthly gross warroll deductions). If a				2.	\$(	0.00	\$0.00
3. Est	imate and list mon	thly overtime p	ay.		3. •	+\$0	0.00	\$0.00
4. Cal	culate gross incon	ne. Add line 2	- line 3.		4.	\$0	0.00	\$0.00

Official Form B 6I Schedule I: Your Income page 1

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Debtor 1 Rosalba

First Name Last Name Middle Name

Case number (if known)

			For Debtor 1		btor 2 or ing spouse	_
	Copy line 4 here	4.	\$0.00		\$0.00	
5.	List all payroll deductions:					
	5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00		\$0.00	
	5b. Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00	
	5c. Voluntary contributions for retirement plans	5c.	\$0.00		\$0.00	
	5d. Required repayments of retirement fund loans	5d.	\$0.00		\$0.00	
	5e. Insurance	5e.	\$0.00		\$0.00	
	5f. Domestic support obligations	5f.	\$0.00		\$0.00	
	5g. Union dues	5g.	\$0.00		\$0.00	
	5h. Other deductions.	- 3-		_	<u> </u>	
	Specify:	_ 5h. <b>-</b>	\$0.00		\$0.00	
6.	Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h$ .	6.	\$0.00		\$0.00	
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$0.00	
8.	List all other income regularly received:					
	8a. Net income from rental property and from operating a business, profession, or farm	8a.	\$671.00		\$0.00	
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.					
	8b. Interest and dividends	8b.	\$0.00		\$0.00	
	8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$0.00		\$0.00	
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.					
	8d. Unemployment compensation	8d.	\$0.00		\$0.00	
	8e. Social Security	8e.	\$0.00		\$0.00	
	8f. Other government assistance that you regularly receive		<u> </u>			
	Include cash assistance and the value (if known) or any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program)					
	or housing subsidies.	Of	¢402.00		<b>60.00</b>	
	Specify: Food Stamps	- 8f.	\$482.00	-	\$0.00	
	8g. Pension or retirement income	8g.	\$0.00		\$0.00	
	8h. Other monthly income. Specify:	8h. <b>-</b>	\$0.00		\$0.00	
9.	Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$1,153.00		\$0.00	
10.	Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$1,153.00	+	\$0.00	= \$1,153.00
11.	State all other regular contributions to the expenses that you list in S Include contributions from an unmarried partner, members of your housel friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that	nold, ye	our dependents, you		·	
	Specify:				11.	+\$0.00
12	Add the amount in the last column of line 10 to the amount in line 11.	The r	esult is the combine	d monthly	 / 12.	\$1,153.00
14.	income. Write that amount on the Summary of Schedules and Statistical				, 12.	\$1,153.00 Combined
	Related Data, if it applies.					monthly income
13.	Do you expect an increase or decrease within the year after you file to					
	<ul> <li>No.</li> <li>✓ Yes. Explain:</li> </ul> Debtor is leaving her hairdressing business a pettor's husband is out of the country and hairdressing business and hairdress and hair					I months.

Entered 04/15/15 13:47:13 Desc Main Filed 04/15/15 Case 15-13421 Doc 1 Document Page 21 of 36 Case number (if known) Debtor 1 Rosalba First Name Middle Name Last Name 8a. Attached Statement (Debtor 1) **Hair Dresser Gross Monthly Income:** \$1,451.00 Expense Category Amount Lease \$500.00 Lease Utilities \$230.00 Utilities Inventory, Purchases, Mat \$50.00 **Products Total Monthly Expenses** \$780.00 **Net Monthly Income:** \$671.00

Official Form B 6I Schedule I: Your Income page 3

F	ill in this inform	ation to ide	ntify your case:			Check if t	hie ie:	
	Debtor 1	Rosalba		Ortiz			mended filing	
		First Name	Middle Name	Last Na		. —	pplement showing	post-petition
	Debtor 2					chap	oter 13 expenses a	s of the
	(Spouse, if filing)	First Name	Middle Name	Last Na	ame	follo	wing date:	
	United States Bankr	uptcy Court for	the: NORTHERN D	DISTRICT O	F ILLINOIS	MM	/ DD / YYYY	_
	Case number (if known)						parate filing for De tor 2 maintains a se	
Of	ficial Form B	6.J						
	hedule J: Yo		ses					12/13
cor	rect information. If ne and case numbe	f more space is er (if known). <i>I</i>	sible. If two married s needed, attach anot Answer every questio	her sheet to				
Р	art 1: Descri	be Your Ho	usehold					
1.	Is this a joint case	e?						
	_ No	ebtor 2 live in	a separate household					
2.	Do you have depe	endents?	☐ No					
	Do not list Debtor 1 and Debtor 2.		Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?	
				Child		Child		□ No - ☑ Yes
	Do not state the dependents' name	S.			Child		2	□ No
	·							Yes
								□ No - □ Yes
								□ No
								Yes
								□ No - □ Yes
3.	Do your expenses	s include	□ No					П тез
J.	expenses of peop		☑ No □ Yes					
	yourself and your	dependents?						
Р	art 2: Estima	ite Your On	going Monthly Ex	penses				
to r		of a date after	pankruptcy filing date the bankruptcy is file					
			cash government ass	istance if vo	ı know the value of			
	•		t on Schedule I: Your	•			Your expens	ses
4.		•	expenses for your res				4.	\$200.00
	If not included in	line 4:	-					
	4a. Real estate ta	axes					4a	
	4b. Property, hom	neowner's, or re	enter's insurance				4b.	
			and upkeep expenses				4c.	
		•	condominium dues				4d.	

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Debtor 1 Rosalba

First Name

Middle Name

Last Name

Case number (if known)

		rour exper	ses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	
	6b. Water, sewer, garbage collection	6b	
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$100.00
	6d. Other. Specify:	6d.	
7.	Food and housekeeping supplies	7.	\$350.00
8.	Childcare and children's education costs	8.	\$30.00
9.	Clothing, laundry, and dry cleaning	9.	\$10.00
10.	Personal care products and services	10.	\$10.00
11.	Medical and dental expenses	11.	
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$50.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	
14.	Charitable contributions and religious donations	14	
15.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a	
	15b. Health insurance	15b	
	15c. Vehicle insurance	15c	\$50.00
	15d. Other insurance. Specify:	15d	
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1 Vehicle Payments	17a	\$350.00
	17b. Car payments for Vehicle 2	17b	
	17c. Other. Specify:	17c	
	17d. Other. Specify:	17d	
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	
19.	Other payments you make to support others who do not live with you.  Specify:	19.	
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
	20a. Mortgages on other property	20a.	
	20b. Real estate taxes	20b	
	20c. Property, homeowner's, or renter's insurance	20c	_
	20d. Maintenance, repair, and upkeep expenses	20d	
	20e. Homeowner's association or condominium dues	20e.	

Deb	otor 1	Ca:	se 15-13421 alba		Ortiz	Entered 04/15 Page 24 of 36	5/15 13:47:13 Case number (if know	Desc Main
		First N	lame	Middle Name	Last Name			
21.	Oth	er. S	pecify:				21.	+
22.			thly expenses. A is your monthly ex		ough 21.		22.	\$1,150.00
23.	Cald	ulate	your monthly net	income.				
	23a.	Cop	by line 12 (your con	nbined monthly	y income) from Schedule	e I.	23a.	\$1,153.00
	23b.	Cop	by your monthly exp	enses from lir	ne 22 above.		23b.	\$1,150.00
	23c.		otract your monthly e result is your mon		n your monthly income. e.		23c.	\$3.00
24.	Doy	ou ex	spect an increase	or decrease i	n your expenses withir	n the year after you fil	le this form?	
					g for your car loan within of a modification to the t	, , ,	, ,	
		No.						
	$\overline{\mathbf{V}}$	Yes.	Explain here: <b>Debtor is living</b>	with family	and is seeking empl	oyment and a new	place to live.	

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B 6 Summary (Official Form 6 - Summary) (12/14)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Rosalba Ortiz Case No.

Chapter 7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$12,169.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$4,713.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$35,251.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			\$1,153.00
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$1,150.00
	TOTAL	19	\$12,169.00	\$39,964.00	

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B 6 Summary (Official Form 6 - Summary) (12/14)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Rosalba Ortiz Case No.

Chapter 7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$1,153.00
Average Expenses (from Schedule J, Line 22)	\$1,150.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$1,673.50

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$35,251.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$35,251.00

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In re Rosalba Ortiz

Case No. (if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the for sheets, and that they are true and correct to the best of my		21
Date <u>4/15/2015</u>	Signature /s/ Rosalba Ortiz  Rosalba Ortiz	
Date	Signature	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Rosalba Ortiz	Case No.	
			(if known)

		STATEMENT OF FINANCIAL AFFAIRS							
	1. Income from emple	I. Income from employment or operation of business							
None	including part-time activities case was commenced. Sta maintains, or has maintaine beginning and ending dates	ncome the debtor has received from employment, trade, or profession, or from operation of the debtor's business, is either as an employee or in independent trade or business, from the beginning of this calendar year to the date this ate also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that ed, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the soft the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing in 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a							
	AMOUNT	SOURCE							
	\$4,316.00	Year to date apx. gross income							
	\$15,926.00	2014							
	\$16,651.00	2013							
2. Income other than from employment or operation of business  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business du TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each sposeparately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)									
	AMOUNT	SOURCE							

#### 3. Payments to creditors

\$1.928.00

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

- b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- \* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

YTD apx. gov. assistance rcvd.

Non

a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Rosalba Ortiz	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

N	1	n	_

 $\overline{\mathbf{V}}$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

o. Assignments and receiversmps

a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

**1** 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

Non

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Schottler & Associates 7222 W. Cermak Suite 701 North Riverside, IL 60546 DATE OF PAYMENT,

NAME OF PAYER IF

OTHER THAN DEBTOR

04/06/2015

\$1,4

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,400.00

#### 10. Other transfers

None

✓

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

# Document Page 30 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

ln re:	Rosalba Ortiz	Case No.	
			(if known)

	S	STATEMENT OF FINANCIAL AFFAIR  Continuation Sheet No. 2	S	
None	b. List all property transferred by the debtor similar device of which the debtor is a bene	or within TEN YEARS immediately preceding the comme eficiary.	ncement of this case to a self-settled trust or	
	11. Closed financial accounts			
None	transferred within ONE YEAR immediately certificates of deposit, or other instruments brokerage houses and other financial instit	held in the name of the debtor or for the benefit of the depreceding the commencement of this case. Include ches; shares and share accounts held in banks, credit unions utions. (Married debtors filing under chapter 12 or chapter or both spouses whether or not a joint petition is filed,	cking, savings, or other financial accounts, s, pension funds, cooperatives, associations, er 13 must include information concerning	
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately.			
	13. Setoffs			
None		ling a bank, against a debt or deposit of the debtor within 12 or chapter 13 must include information concerning eleparated and a joint petition is not filed.)		
	14. Property held for another per	rson		
None  ✓	List all property owned by another person t	hat the debtor holds or controls.		
	15. Prior address of debtor			
None		ARS immediately preceding the commencement of this commencement of this case. If a joint petition is filed, re		
	ADDRESS	NAME USED	DATES OF OCCUPANCY	
	1345 S. 51st Ave.	Rosalba Ortiz		

# 16. Spouses and Former Spouses

Cicero, IL 60804

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

B7 (Official Form 7) (04/13)

# Document Page 31 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

n re:	Rosalba Ortiz	Case No.	
			(if known)

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7	<b>Envir</b>	nmental	Information	١

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the **Environmental Law:** 

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is  $\mathbf{\Lambda}$ or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN

**NATURE OF BUSINESS** 

**BEGINNING AND ENDING DATES** 

2007-present

Millenium Hair Salon 5052 W. 14th Street **Cicero, IL 60804** 

Sole proprietorship

Hair salon

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

n re:	Rosalba Ortiz	Case No.	
		_	(if known)

# STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 4

	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.  (An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)		
	40. Dooks, records and financial statements		
None	a List all bookkeeners and accountants who within LWC) YEARS immediately preceding the filing of this bankrijntcy case kent or supervised the		
	NAME AND ADDRESS	DATES SERVICES RENDERED	
	All Tax Services, Inc. 2328 S. Central Ave. Cicero, IL 60804	2007-present	
None  ✓	h. List all tirms or individuals who within LWO YEARS immediately preceding the tiling of this hankriintry case have audited the hooks of account		
None  ✓	c. List all tirms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the		
None  ✓	d. List all tinancial institutions, creditors and other narties, including mercantile and trade agencies, to whom a financial statement was issued by		
	20. Inventories		
None  ✓	ne a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the		
None	h. List the name and address of the nerson having possession of the records of each of the inventories reported in a lightly and address of the nerson having possession of the records of each of the inventories reported in a lightly and address of the nerson having possession of the records of each of the inventories reported in a lightly and address of the nerson having possession of the records of each of the inventories reported in a lightly and address of the records of the record of the records of the reco		
	21. Current Partners, Officers, Directors and Sh	pareholders	
None  ✓	a. If the debtor is a partnership, list the nature and percentag		
None	D. It the deptor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or		

# 22. Former partners, officers, directors and shareholders

abla

a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Rosalba Ortiz	Case No.	
			(if known)

	STATEMEN	T OF FINAN( Continuation Sheet I	CIAL AFFAIRS Vo. 5
None	b. If the debtor is a corporation, list all officers or directors v preceding the commencement of this case.	vhose relationship v	with the corporation terminated within ONE YEAR immediately
N	23. Withdrawals from a partnership or distribu	utions by a corp	poration
None  ✓			redited or given to an insider, including compensation in any form, during ONE YEAR immediately preceding the commencement of
NI	24. Tax Consolidation Group		
None  ✓	If the debtor is a corporation, list the name and federal taxpa purposes of which the debtor has been a member at any time		umber of the parent corporation of any consolidated group for tax S immediately preceding the commencement of the case.
	25. Pension Funds		
None	If the debtor is not an individual, list the name and federal ta has been responsible for contributing at any time within SIX		n number of any pension fund to which the debtor, as an employer, y preceding the commencement of the case.
[If co	mpleted by an individual or individual and spouse]		
	are under penalty of perjury that I have read the answe hments thereto and that they are true and correct.	ers contained in th	e foregoing statement of financial affairs and any
Date	4/15/2015	Signature	/s/ Rosalba Ortiz
		of Debtor	Rosalba Ortiz
Date		Signature	
		of Joint Debtor	
		(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B 8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Rosalba Ortiz CASE NO

CHAPTER 7

# **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

pages i necessary.		1		
Property No. 1				
Creditor's Name: Nissan Motor Acceptance PO Box 660360 Dallas, TX 75266 xxxxxxx2988		Describe Property Securing 2010 Nissan Rogue	g Debt:	
Property will be (check one):  ☐ Surrendered		•		
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain (for example, avoid lien using 11 L	J.S.C. § 522(f)):			
Property is (check one):  Claimed as exempt Not claimed as exer	<u> </u>			
PART B Personal property subject to unexpired leas Attach additional pages if necessary.)	ses. (All three colu	mns of Part B must be com	pleted for each	unexpired lease.
Property No. 1				
Lessor's Name: None	Describe Leased	Property:	Lease will be / 11 U.S.C. § 36	Assumed pursuant to 65(p)(2):
			YES	№ □
I declare under penalty of perjury that the above in personal property subject to an unexpired lease.  Date 4/15/2015	·	tion as to any property of  /s/ Rosalba Ortiz  Rosalba Ortiz	my estate secu	uring a debt and/or
Date				_

# Document Page 35 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Rosalba Ortiz CASE NO

CHAPTER 7

# DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

١.	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept:		\$1,400.00			
	Prior to the filing of this statement I have received	l:	\$1,400.00			
	Balance Due:		\$0.00			
			<del></del>			
۷.	The source of the compensation paid to me was:					
	✓ Debtor ☐ Other (sp	ecity)				
3.	The source of compensation to be paid to me is:					
	☑ Debtor ☐ Other (sp.)	ecify)				
1.	I have not agreed to share the above-disclos associates of my law firm.	ed compensation with any other p	erson unless they are members and			
	☐ I have agreed to share the above-disclosed associates of my law firm. A copy of the agr compensation, is attached.					
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;					
6.	By agreement with the debtor(s), the above-discl	osed fee does not include the follo	wing services:			
		CERTIFICATION				
	I certify that the foregoing is a complete stater representation of the debtor(s) in this bankruptcy	nent of any agreement or arranger	nent for payment to me for			
	4/15/2015	/s/ Mark R. Schottler				
	Date	Mark R. Schottler Schottler & Associates 7222 W. Cermak Suite 701 North Riverside, IL 60546 Phone: (708) 442-5599 / Fax: (3	Bar No. 6238871 312) 284-4575			
	/s/ Rosalba Ortiz					
	Rosalba Ortiz					

## Document Page 36 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Rosalba Ortiz CASE NO

CHAPTER 7

# **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 4/15/2015	Signature // // // // // // // // // // // // //
Date	Signature